



DO'S and DON'T'S FOR IDENTITY THEFT PREVENTION

Identity theft has become a national problem. News stories concerning identity theft abound. Recovery from identity theft can be expensive and very time consuming. There are some practical ways to lessen the likelihood of having your identity stolen. The following are but a few that you may wish to share with your customers:

1. Never mail your credit card payment and other bills from your home mailbox. Place them in an official U.S. mailbox. Think about all the information that could be gleaned from the payment slip and your check.
2. When ordering checks place the order in an official U.S. mailbox and have the checks sent to the bank or a P.O. Box rather than your home mailbox.
3. Do not put your social security number on your checks.
4. Shred pre-approved credit card applications. If you do not apply, and other sensitive documents like payroll stubs before discarding. If you do apply, mail applications from an official U.S. mailbox.
5. Never respond to an E-mail or telephone call requesting account numbers, PIN numbers, passwords, mother's maiden name, etc. Banks and credit card issuers already have this information and do not send out E-mails or call soliciting this kind of information. Others seeking this information most probably will use it for illegitimate purposes.
6. Close unused credit accounts and cut-up credit cards for closed accounts before discarding.
7. Avoid carrying credit cards in your wallet or purse that you do not use regularly.
8. Avoid carrying your social security number in your wallet or purse.
9. If you are to be away from home for more than a day have the post office hold your mail or a trusted neighbor pick it up.
10. Check bank, credit card and other statements carefully for unauthorized transactions. If unauthorized transactions are noted, contact bank or issuer immediately.

11. If you do not receive a bank, credit card or other statement when you expect it, contact the issuer, and inquire about it. If you are told that the address has been changed to an address that you did not authorize, advise issuer that the change was not authorized, request copies of all statements that you did not receive and review them very carefully for unauthorized transactions.
12. Periodically request credit reports on yourself from the three major credit reporting agencies. Review them carefully for unauthorized transactions.
13. Photocopy the contents of wallet (both sides of credit cards, licenses, ID cards, etc. except for money) and keep in a secure place.
14. Maintain good records. In the event of your identity being stolen, good records will be very valuable in your recovery efforts.

BancInsure offers an excellent Identity Theft Insurance program for its insured banks' to offer to their customers. If you would like to learn more about BancInsure's identity theft program, please contact your BancInsure marketing representative.